

No Whiskey!

BROWN'S IRON BITTERS is one of the very few tonic medicines that are not composed mostly of alcohol or whiskey, thus becoming a fruitful source of intemperance by promoting a desire for rum.

BROWN'S IRON BITTERS is guaranteed to be a non-intoxicating stimulant, and it will, in nearly every case, take the place of all liquor, and at the same time absolutely kill the desire for whiskey and other intoxicating beverages.

Rev. G. W. RICE, editor of the *American Christian Review*, says of Brown's Iron Bitters:

Cin., O., Nov. 16, 1881.
Gents:—The foolish wasting of vital force in business, pleasure, and vicious indulgence of our people, makes your preparation a necessity; and if applied, will save hundreds who resort to saloons for temporary recuperation.

BROWN'S IRON BITTERS has been thoroughly tested for dyspepsia, indigestion, biliousness, weakness, debility, overwork, rheumatism, neuralgia, consumption, liver complaints, kidney troubles, &c., and it never fails to render speedy and permanent relief.

Nebraska Loan & Trust Company

HASTINGS, NEB.

Capital Stock, - - \$250,000

JAS. B. HEARTWELL, President.

A. L. CLARK, Vice President.

E. C. WEBSTER, Treasurer.

DIRECTORS:

Samuel Alexander, Oswald Oliver, A. L. Clark, E. C. Webster, Geo. H. Pratt, Jas. B. Heartwell, D. M. McKim, H. H. Hines.

First Mortgage Loans a Specialty.

This Company furnishes a permanent, home institution where school bonds and other legally issued municipal securities to Nebraska can be negotiated on the most favorable terms. Loans made on improved real estate in all well settled counties of the state through responsible local correspondents.

GRATEFUL-COMFORTING.

EPPS'S COCOA.

BREAKFAST.

"By a thorough knowledge of the natural laws which govern the operation of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many a heavy doctor's bill. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Sufferers from indigestion, loss of appetite, and other ailments, will find that a course of Epps's Cocoa will do them good. It is a simple, pure, and healthy food, and is sold in all well-stocked grocery stores."

JAMES EPPS & CO.,

Homeopathic Chemists, London, England.

H. PHILLIPS

THE LEADING NEW YORK

TAILOR.

Call and look over my new store and see my new goods.

1207 Farnham Street.

or the management of Mr. Kalle.

Send \$1, \$2, \$3, or \$5 for a sample box of the best candies in America, put up in elegant boxes, and strictly pure. Suitable for presents. Express charges light. Refer to all Chicago. Try it once.

C. F. GUNTHER,

Confectioner, Chicago.

COX'S STOMACH BITTERS

THE BEST KNOWN

BRAZILIAN BITTERS

THE GREAT

RENEWING

AND BLOOD

PURIFIER

AND APPETIZER

CLARK'S

STOMACH BITTERS

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AND APPETIZER

CLARK'S

HOME'S FOR THE HOMELESS

Omaha Offers Cheap Homes for Workingmen Who Are Willing to Help Themselves.

THE BEE has referred several times to the system of building associations as a means of advancing a class of property and in providing homes for workingmen on a safe and easy plan. The Omaha loan and building association, which has lately been incorporated, has issued the following prospectus, which sets forth clearly and concisely the system under which the associations have been operated for over thirty years in various portions of the country.

The desire to acquire a home and accumulate property is well nigh universal. The question which men of moderate incomes find so difficult to solve is how to make the start in the first place. Men who have made their millions, have often said the hardest work they had was to save the first thousand dollars. The clerk or mechanic for instance, receives his monthly pay; after paying his rent, grocery bill and other current expenses, he has a small amount left. What shall he do with it? The sum is too small to loan, even if he had the time to attend to it. He, therefore, hands it to his wife to put aside "for a rainy day." But one want succeeds another. The money is at hand, and little by little it slips away; and so it goes on week after week, and month after month, and year after year, and he finds himself no richer when he begins the next year. He is often reproached for his improvidence, but he has done as well as he could. The questions which interest thousands, are, how can I invest a portion of my earnings every month in such a manner as to unite the greatest profits with the most absolute security, and how can I secure a home on the easiest possible terms? I was to answer these questions that the Building and Loan associations were first devised, and how well they have answered them, the thousands of comfortable homes throughout the country, built through their agency, bear witness. In Philadelphia, for instance, it is well known that nearly all the mechanics own their homes, and hence that city is called "the City of Homes." A few years ago a gentleman of Philadelphia took great pains to ascertain the records of that city and collect information on this subject, for a paper which he read before the American Social Science association, and in which he stated that from 1849 to 1876, the building society mortgages recorded were 36,129, averaging \$2,000 each, showing that through this agency at least, thirty thousand houses were erected, and \$72,000,000 added to the value of real estate in that city. He further stated that from 1870, to January, 1876, 31,479 dwellings had been built in that city, and during that period, 20,535 building society mortgages were created; thus showing that during five years ending with 1875, two-thirds of all the dwellings erected in Philadelphia were built and owned by its workingmen, with the capital furnished by themselves, through the medium of the building associations. In every city of importance, instances are numerous of prosperous business men, builders, merchants, bankers, etc., who made their first start and laid the foundation of their fortunes by investing their earnings each month in building and loan associations. Others have built homes with the funds provided by these associations, paying back monthly, the amount they had previously paid for rent, and in a few years their places were paid for. They had hardly missed the money, while they had enjoyed the satisfaction of living where every tree they set, and every shrub they planted, and every flower that blossomed beside their doorway, enhanced the value of their property, and adorned and beautified, and made dear their own homes. So evident have been the benefits of such associations, that the announcement that one has been formed in Omaha, will be received with satisfaction by hundreds, who will hasten to avail themselves of its privileges, and already subscriptions for over 700 shares of stock have been received.

The officers and directors are Wm. F. Beech, president; Jno. Rosicky, vice president; G. M. Nattlinger, secretary; Eben K. Long, treasurer; Gustave Andrew, Jno. Wilson, L. H. Korty, Chas. R. Turner, Jno. H. Butler, and Milton H. Goble.

The number of shares is 2,500.

The initiation fee is twenty-five cents per share, and the monthly installments one dollar per share. When the shares reach the value of \$200 each, the association closes, and the assets are divided pro rata among the members. At the monthly meeting, the money in the treasury is loaned to the member bidding the highest premium—the borrower giving satisfactory security. The interest is eight per cent per annum, payable monthly.

The amount loaned to any one member is limited to \$200 for each share of stock that he holds. He is also required to deposit with the association five shares of stock for every thousand dollars or fraction thereof, borrowed by him. On these shares he continues to pay his monthly installments, and also the interest on his loan. When, therefore, the shares become worth \$200 each, it is plain to see that the five shares that he has deposited will pay the thousand dollars that he has borrowed, without having recourse to his real estate security, which is only resorted to when he fails, for a specified time, to pay his installments and interest.

He may at any time repay his loan in full, or in installments to his stock, to liquidate it, by paying a premium of one per cent thereon. As fast as the principal is repaid the interest ceases, and when the whole amount is paid back, the shares are returned to him, and he will receive, at the close of the association, the value of his shares in money, the same as if he had never borrowed. Should any member desire to withdraw from the association, he may do so by giving thirty days notice to the directors, when he will receive the amount of installments paid on his stock, together with interest at five per cent per annum, if he has been a member of the association six months, and six per cent per annum if a member a year, for the time such installments have been in the treasury. No member can hold more than ten shares of stock.

To illustrate the rapidity with which money accumulates in the association,

suppose a person holds five shares, on which he pays five dollars a month. When the association closes he draws out \$1,000. On ten shares he would draw out \$2,000.

On the other hand, suppose a member wishes to borrow from the association \$1,000 to build a house. His interest would be \$6.66 a month, and his installments \$5, a total of \$11.66 a month, which is a very moderate rent, and when the association closes the house is his. If he borrows but \$500 his interest would be \$3.33 a month, and when the association closes the house is not only paid for, but he receives \$500 in money besides. If he wishes to build a \$2,000 house he deposits ten shares of stock. His payments then are \$13.33 a month interest and \$10 a month in installments, or \$23.33 a month in all, much less than ordinary rent, and in a few years the house is paid for, with money which would have been paid for rent, had not the loan been made from the association.

The stock is transferable, and will unquestionably sell at a premium whenever a member desires to dispose of it.

The first installment will become due on the 17th of May, and the books are now open for the subscription of shares. Copies of the constitution and by-laws and further information can be obtained upon application at the office of the association, which will be open Tuesdays, Thursdays and Saturday evenings from 5 to 6 and from 7 to 8 o'clock.

G. M. NATTLINGER, Sec'y.

Office with Jeff W. Bedford, east side of 14th street, between Farnam and Douglas.

THE RETIREMENT OF THE OYSTER.

How the Oyster Recupersates—When the Trade Holds Out—The Quantity and Quality.

New York Sun.

The oyster, as is its annual custom, dates its retirement, as an article of general diet from Tuesday next, as has been said several millions of times previous to this assertion. This is because May and the three succeeding months are not spelled with an R.

The man that invented the idea did a good thing for the oyster, if he didn't for his fellow man.

The oyster needs rest and a chance to recuperate as well as other people. It recuperates at the rate of nine miles to each female oyster. If any one doubts this they had better count them, it is given, however, on the authority of Professor Atwater, of Middletown, Conn.

Mr. Atwater also informed The Morning Journal reporter that this ostracizing the oyster by society was unseasonal, and he thought if the board of aldermen would only license them they would be all right.

At the foot of West 10th street on the North river and of Broome street on the East side is where the oyster interests are located, and at West Tenth street a Morning Journal reporter found that the dealers were just up to their ears in oysters, and it certainly did not look much like the close of the season.

Mr. J. Housman, who controls the only steam launch, the "Minnie and Irving," engaged in the oyster trade, informed a reporter that generally speaking the season just closing has been as successful as usual, but the mild open winter allowed oysters to be taken right along and made the supply more even.

Great shipments have been made through the west and south this winter and the love for oysters among western people seem to be on the increase.

Oysters for home shipment are carried in cans holding 1,200 apiece, and are filled with ice so they will not churn, shipped from New York at 5 o'clock in the evening and served up in Buffalo at 8 o'clock the next morning.

Baltimore and New York now rank about even as to the largest quantity handled, and it is calculated that the value of the sales for the present year will reach about the following figures:

New York, \$30,000,000

Baltimore, 30,000,000

Philadelphia, 8,000,000

Norfolk, 5,000,000

Elsewhere in the United States 5,000,000

Total, \$78,000,000

The natural oyster beds in this part of the country are now exhausted and transplanting is the rule, being brought from southern beds and transplanted in Prince Georges and other New York waters, and an oyster will all take its flavor from the water which it drinks.

An oyster would live eight years if it had its own way, but it seldom gets a chance near New York. They grow about four years and then get caught.

The best places for planting seed oysters hereabouts are Long Island coast, East river, Hackaway, Raritan, Shrewsbury, North river and in Newark Bay.

During the past winter the shipments of oysters to Europe have been very great, amounting to over 300,000 barrels, while the consumption in this city alone is estimated 2,850,000,000 oysters.

A Parrot to Give Evidence in Court.

Brooklyn Eagle.

A case of unusual interest came up in Justice Kiehl's court. Robert Strauss, was arraigned on complaint of Jacob Brach charged with stealing a parrot and cage, valued at \$30. It appears that Strauss formerly kept a bird store at No. 729 First street, avenue, which he sold to Mr. Brach, the complainant. A few days ago Mr. Strauss went to the store and carried away a parrot which he claimed was not included in the bill of sale when he transferred this property to Brach.

Mr. Brach holds differently and consequently had Strauss arrested for grand larceny. When the case was called this morning Counselor Obernier, for the defendant, asked for an adjournment in order to have the bird in court, which, he said, would be a very important witness.

Counselor Market, for the plaintiff, said that Deputy Sheriff Aaron would go upon the stand and testify that when the parrot was taken out of the store it looked back and mournfully remarked: "I belong to Brach."

Mr. Obernier said that the bird was now willing to testify that Mr. Strauss was its owner. He said the bird had

considerations scruples against taking an oath, but was willing to affirm.

Justice Kiehl thought the demand for an adjournment necessary, and so ordered plaintiff and bird to be present on the 26th instant. The court gave instructions to Interpreter Baker to be prepared to talk intelligently with the parrot.

An Unexplored Region.

San Luis (Cal.) Republic.

Hearing a report around town that a valuable redwood and yellow pine forest had been discovered by H. D. Cook of this place, about eighty miles east of town, we dropped in upon that gentleman and received full confirmation from him of the report. It seems that about three weeks ago he became alarmed at the long dry spell and in company with another gentleman he started for the headwaters of the Sacramento in search of feed for his stock. He reports the scenery along the route after he left civilization as exceeding grand, rivaling anything he ever saw in his life, and he volunteered the information that he had twice crossed the plains and been through Central America. After riding as far as they could they left their horses and footed it over the mountains and through canyons, and near the headwaters of one of the tributaries of the Sacramento they found themselves upon the brink of a precipice over which the waters of the creek poured with a deafening roar, falling a distance of 700 to 750 feet. His horse balked over the brink to test the distance and waited for him to strike the bottom, but after waiting some time he concluded it had lodged on the way down, and was turning to leave, when the rumbling intonations told him it had just reached the bottom. The view from this point was grand and awe-inspiring, and if properly opened to the public would rival the Yosemite as an attraction. Fish and game abound, and to illustrate the plentifulness of the former the plaintiff stated that his companion on several occasions took a common gunny sack and fastened it at a ridge and would drive enough fish into it while he was making a fire to serve them for a meal. In coming down a canyon they discovered a red wood forest that has never before been known to exist in that locality. He describes its extent to be from 24 to 3 miles long, and from 3 to 1 mile wide. The trees were from 1 to 6 feet in diameter, and to use his own words, "there is enough timber there to fence this valley into ten-acre lots." On the outer edge of this grove he found a tree that had been felled years ago by chopping around it with a tomahawk, the blade of which was not over three inches wide. He is confident that no other white man ever stepped feet inside the grove, for, said he, it would have been impossible to have reached it a year ago; but about that time a forest fire burned off the thick underbrush for miles this side and made it possible for them to reach the grove on foot. He does not think that the discovery of the forest or the magnificent falls will be of any value for years to come, because of the difficulty of building roads to the place, but nevertheless he intends to start out in a short time and further explore that interesting region.

Good day to you, Mistress O'Brien.

Oh! how is the pain in your spine?

Oh, devil a bit.

Have I of it, St. Jacobs Oil cured it up for you.

He Had Traveled Before.

Carson Appeal.

A lot of Boston tourists were traveling in a sleeping car, also a Nevada traveler. In the morning, when the porter went round to collect his assessments on boot blacking, there was a great commotion among the Boston tourists. Some paid him a five-cent nickel, and those who had no nickels were compelled to yield up short bits.

All the while the Nevada man, dressed in ordinary clothes, sat reading his newspaper. When the porter reached him he looked up inquiringly.

"Did you black my boots?"

"Yes, sah."

"You did a splendid job; never had my boots blacked so well before on this line. Here's \$3."

When the porter pocketed the money the Boston people looked up astonished, and presently it was rumored about that John Mackey was about on his way to Rochester with a campaigning trip. In a few minutes the Nevada man and the porter met (by chance) in the smoking room.

"When does my sleeping ticket run out?"

"Your time was up, sah, at Ogden; but if you want to ride to Reno, hove, its all right."

The traveler gave the darkey a drink out of a black bottle and the porter walked continuously for nine seconds as he drank the traveler's health.

Six dollars saved. Economy is the road to wealth.

THE BAD AND WORTHLESS

Are never initiated or counterfeited. This is especially true of a family medicine, and it is positive proof that the remedy initiated is of the highest value. As soon as it had been tested and proved by the whole world that Hop Bitters was the purest, best and most valuable family medicine on earth many imitations sprang up and began to steal the notice in which the press and people of the country had expressed the merits of H. B., and in every way trying to induce suffering invalids to forsake their tried and tested, effecting to make money on the credit and good name of H. B. Many others started nostrums put up in similar style to H. B., with variously devised names in which the word "Hop" or "Hops" were used in a way to induce people to believe that were the same as Hop Bitters. All such pretended remedies or cures, no matter what their style or name is, and especially those with the word "Hop" or Hops in their name or in any way connected with them or their name, are imitations or counterfeits. Beware of them. Touch none of them. Using nothing but genuine Hop Bitters with the hop or cluster of green hops on the white label. Trust nothing else. Druggists and dealers are warned against dealing in imitations or counterfeits.

Notice the Marriage Fund, Mutual Trust Association for Rapid Iowa, highly spoken of in many of the leading papers of the state. "Money for the Unmarried" heads their advertisement in another column of this paper. 15-m

SAMARITAN NERVE

IS UNFAILING IN CURE
IN CURING
Epileptic Fits, Spasms, Falling Diseases, Convulsions, St. Vitus Dance, Alcoholism, Opium Eating, Sexual Weakness, Impotency, Syphilis, Scrofula, and All Nervous and Blood Diseases.

To Clergymen, Lawyers, Literary Men, Merchants, Bankers, Ladies and all whose sedentary employment causes Nervous Prostration, Irritability of the Blood, Stomach, Bowels or Kidneys, or who require a nerve tonic, appetizer or stimulant, Samaritan Nerve is invaluable.

25¢ Thousands proclaim it the most wonderful invigorant that ever sustained a sinking system. 50¢ 100¢ For testimonials and circulars send stamp.

The DR. S. A. RICHMOND MED. CO., Sole Prop'r.,
St. Joseph, Mo.

Railway Time Table.

U. P. R. R. MAIN LINE.

Daily Express 12:15 p.m. Daily Express 3:35 p.m.

Denver Exp. 7:40 p.m. Denver Exp. 12:55 a.m.

Englehart 6:00 p.m. Englehart 11:20 a.m.

OMAHA AND LINCOLN LINE—U. P. DEPOT.

Lincoln Exp. 11:45 a.m. Lincoln Exp. 1:08 p.m.

Mixed 8:15 a.m. Mixed 11:40 p.m.

ST. LOUIS DIVISION.

St. Louis Exp. 10:00 a.m. St. Louis Exp. 1:00 p.m.

Mixed 9:00 a.m. Mixed 11:00 a.m.

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